



# PROPERTY & CASUALTY

## Rate Filing Summary

### Insurer Filing Information

**Name of Company:** Allstate Texas Lloyd's  
**Company NAIC #:** 26530

**State tracking # for this filing (Link #):** 118099  
**Line of Insurance:** Homeowners

### Effective Dates

**New Business Effective Date** 12/12/11  
**Renewal Business Effective Date** 01/26/12  
**Date Filing Submitted** 12/05/11

### Indicated vs. Selected Rate Changes

A company's indicated rate change is the amount it determines that its rates need to change to cover expected losses and expenses and still meet its targeted profit. Companies often select a rate change that is less than the indicated change.

Policy Form	Direct Written Premium	Indicated Change	Selected Change
Homeowners	\$475,774,887	21.9%	5.7%

Policyholder premium changes range from a decrease of 5% to an increase of 25%.

### Key Changes in the Filing

- Increases base rate adjustment factor
- Revises territory relativities

### Prior Filings – Homeowners Rate Change History

Effective Date New Business	Effective Date Renewal Business	Percent Change
12/06/10	01/20/11	5.6%
07/13/09	08/27/09	8.9%
06/02/08	07/17/08	-3.0%

*This information is based on Allstate Texas Lloyd's' rate filing submitted to the Texas Department of Insurance (TDI). The information provided is a summary only and not a substitute for the details in the company's actual rate filing. For a copy of the company's rate filing, please submit an open records request to TDI.*